

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CHRISTINE REED

Debtor(s)

Case No. 08-34965

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/22/2008.
- 2) The plan was confirmed on 04/16/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/08/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,826.00.
- 10) Amount of unsecured claims discharged without payment: \$36,438.76.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$39,991.83
Less amount refunded to debtor	\$991.83

NET RECEIPTS: \$39,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,775.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,165.55
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,940.55

Attorney fees paid and disclosed by debtor: \$725.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
74TH STREET DEPOT FEDERAL C U	Unsecured	NA	2,274.57	2,274.57	1,206.45	0.00
AMO RECOVERIES	Unsecured	300.00	NA	NA	0.00	0.00
BEVERLY BUS GARAGE CREDIT UNI	Unsecured	2,900.00	5,285.85	5,285.85	2,803.67	0.00
BUSINESS & PROFESSIONALS INC	Unsecured	25,000.00	NA	NA	0.00	0.00
CASHCALL INC	Unsecured	2,900.00	3,750.31	3,750.31	1,989.20	0.00
CBCS	Unsecured	150.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	180.00	1,280.00	1,280.00	678.92	0.00
CREDIT COLLECTION SERVICES	Unsecured	65.00	NA	NA	0.00	0.00
DEVON FINANCIAL SERVICE	Unsecured	NA	192.52	192.52	101.98	0.00
FIRST NATIONAL	Unsecured	450.00	NA	NA	0.00	0.00
FOCUS RECEIVABLES MGMT	Unsecured	450.00	NA	NA	0.00	0.00
FORREST GLEN ASSOCIATIONS INC	Secured	NA	2,263.40	2,263.40	0.00	0.00
LITTLE CO AFFILIATED PHYSICIANS	Unsecured	300.00	NA	NA	0.00	0.00
LOAN POINT	Unsecured	300.00	NA	NA	0.00	0.00
MEDICAL SPECIALISTS	Unsecured	5.00	NA	NA	0.00	0.00
NATIONAL CITY	Unsecured	550.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	1,200.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	650.00	603.37	603.37	320.03	0.00
PRIMARY HEALTHCARE ASSOC	Unsecured	175.00	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORP	Secured	21,071.00	21,810.78	21,071.00	21,071.00	2,563.89
REGIONAL ACCEPTANCE CORP	Unsecured	NA	0.00	739.78	392.39	0.00
SKO BRENNER AMERICAN INC	Unsecured	150.00	NA	NA	0.00	0.00
TELECHECK SERVICES	Unsecured	360.00	NA	NA	0.00	0.00
US CELLULAR	Unsecured	350.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	71,942.00	72,068.02	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	NA	6,584.60	2,931.92	2,931.92	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,931.92	\$2,931.92	\$0.00
Debt Secured by Vehicle	\$21,071.00	\$21,071.00	\$2,563.89
All Other Secured	\$2,263.40	\$0.00	\$0.00
TOTAL SECURED:	\$26,266.32	\$24,002.92	\$2,563.89
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,126.40	\$7,492.64	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,940.55</u>
Disbursements to Creditors	<u>\$34,059.45</u>
TOTAL DISBURSEMENTS :	<u>\$39,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/01/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.